

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

FRANK A. KARR
SANDRA R. KARR
Debtor(s)

Case No. 17-20209JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/20/2017.
- 2) The plan was confirmed on 03/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/03/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/29/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$123,653.96.
- 10) Amount of unsecured claims discharged without full payment: \$63,976.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,581.88
Less amount refunded to debtor	\$1,712.96

NET RECEIPTS: **\$63,868.92**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,820.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,035.44
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,855.44**

Attorney fees paid and disclosed by debtor: \$2,180.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BEST BUY++	Unsecured	3,959.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SVCS++	Unsecured	9,503.15	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA CABLE	Unsecured	2,875.00	2,875.16	2,875.16	225.52	0.00
CAPITAL ONE NA**	Unsecured	703.00	703.41	703.41	55.18	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	3,326.93	3,326.93	3,326.93	260.94	0.00
CAVALRY SPV I LLC*	Unsecured	5,310.75	5,310.75	5,310.75	416.56	0.00
CBCS	Unsecured	35.00	NA	NA	0.00	0.00
CBCS	Unsecured	159.64	NA	NA	0.00	0.00
CBCS	Unsecured	399.85	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	59.90	NA	NA	0.00	0.00
DENNIS HUTT DPM	Unsecured	49.34	NA	NA	0.00	0.00
DENNIS HUTT DPM	Unsecured	384.00	NA	NA	0.00	0.00
EIS COLLECTIONS	Unsecured	3,824.48	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	14,859.32	14,957.51	0.00	8,804.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Secured	8,993.00	8,674.08	8,674.75	8,674.75	1,337.21
JPMORGAN MORTGAGE ACQUISITIO	Secured	0.00	556.92	556.92	556.92	0.00
JPMORGAN MORTGAGE ACQUISITIO	Secured	69,756.30	69,657.07	0.00	37,926.12	0.00
MIDLAND FUNDING	Unsecured	3,948.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,550.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,682.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,681.69	2,681.69	2,681.69	210.34	0.00
MIDLAND FUNDING LLC	Unsecured	1,058.00	1,550.48	1,550.48	121.61	0.00
MIDLAND FUNDING LLC	Unsecured	108.00	276.41	276.41	21.68	0.00
MIDLAND FUNDING LLC	Unsecured	2,298.00	3,947.55	3,947.55	309.63	0.00
NORTHLAND GROUP INC.	Unsecured	7,958.11	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Unsecured	2,744.83	NA	NA	0.00	0.00
ONE MAIN FINANCIAL(*)	Unsecured	2,620.88	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	290.00	NA	NA	0.00	0.00
STAPLES++	Unsecured	565.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	2,220.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	394.76	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRANSWORLD SYSTEMS++	Unsecured	109.87	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	55.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH PHYSIC	Unsecured	NA	566.98	566.98	44.47	0.00
UPMC EAST	Unsecured	NA	188.72	188.72	14.80	0.00
UPMC EAST	Unsecured	NA	274.32	274.32	21.52	0.00
UPMC HEALTH SERVICES	Unsecured	222.62	NA	NA	0.00	0.00
UPMC PRESBYTERIAN SHADYSIDE H	Unsecured	153.69	155.91	155.91	12.23	0.00
UPMC++	Unsecured	96.87	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$46,730.12	\$0.00
Mortgage Arrearage	\$556.92	\$556.92	\$0.00
Debt Secured by Vehicle	\$8,674.75	\$8,674.75	\$1,337.21
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,231.67	\$55,961.79	\$1,337.21
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,858.31	\$1,714.48	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,855.44</u>	
Disbursements to Creditors	<u>\$59,013.48</u>	
TOTAL DISBURSEMENTS :		<u>\$63,868.92</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.